### K. SW WASHINGTON MORE THAN 40 PROJECTS irnal PR FEATURED )INSIDE

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**PROJECT OF THE YEAR:** 

VANCOUVER



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WITH LOWER RIVER, VANCOUVER'S WATERFRONT CONSTRUCTION RAMPS UP. PAGE 2 CLARK COUNTY OFFICIALS WELCOME FIVE-YEAR \$1.3 BILLION EXPANSION AT PDX. PAGE 3 LOCAL MORTGAGE BROKERS ARE RANKED BY NUMBER OF CLOSED LOANS. PAGE 28



2017

# Waterfront construction ramps up with lower river levels

2017 Top Projects "Catalyst Award" goes to Vancouver's Waterfront Park and the Grant Street Pier

### **BY GRACIE SNYDER** | for the VBJ

With water levels lowered and challenges handled, construction along the Columbia River at the \$1.3 billion Waterfront Vancouver development has kicked into high gear.

Tualatin-based Gramor Development continues to make progress on the urban and residential side of the 32acre project, while the City of Vancouver maintains work on the 7.3-acre Waterfront Park and the cable-suspended Grant Street Pier

Related to the park and pier, Julie Hannon, Vancouver Parks and Recreation director, said the unpredictability of water levels and the concern of protecting fish habitats created a slight stall in construction.

"In the Columbia, you can only work in the water from October 1 to December 31 because of fish habitats," said Hannon. "We had to install a cofferdam, which is like a big structure that basically keeps the water out so we can work in the dry all year."

Barry Cain, Gramor Development president, said his team also faced delays in construction stemming from this past wet winter.

"The only hiccup is on Block 6 and Block 8," said Cain. "Those two are ones that have underground parking, and there was a little bit of a delay there because the river level was at



With water levels lowered, construction along the Columbia River at the \$1.3 billion Waterfront Vancouver development has kicked into high gear.

kind of historic highs. That made it impossible for us to build the parking garages, but they are all dry now and that work is progressing."

With work speeding up, the City hopes to have the east side of the park up to the pier completed by mid-2018, with west side completion following. Meanwhile, Gramor Development hopes to have several restaurants open along the waterfront (Block 9 and Block 12) by July 1, 2018.

"Between the restaurants, the park and the river, we're going to have an attraction that really does not exist in the Portland-Vancouver metropolitan area right now," stated Cain.

### **A PARK'S PLACE**

Winner of the 2017 Top Projects "Catalyst Award" for overall impact on future economic growth, community development and community involvement, Vancouver's Waterfront Park and the Grant Street Pier have been designed and developed in concert with

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the commercial side of the project from the beginning. Cain and Hannon agreed that without the public park component drawing visitors from around the region, the Waterfront Vancouver project

simply wouldn't carry the same

weight or significance. "You can put development anywhere," said Hannon. "I think if the park wasn't there, it would be developed closer to the river, but for the community benefit, it's going to be huge to have a 7-acre park right along the river."

Cain said the park represents one of the three components necessary to make the project an attraction like no other.

"There's nothing like it where you've got all these restaurants and the park and the Columbia River kind of all drawing people down there," he said.

to enhance the south-facing waterfront, both the City and Gramor reflect the sentiment that the integral part of the project remains the most natural resource there is: the Columbia River.

"From our standpoint, our history is in retail development more than anything else, so we're used to having anchors that bring in the traffic and then everybody works off of that," said Cain. "In this case, our main anchor is the Columbia River, and it always has been.

"The Columbia River is the most significant natural resource that this metropolitan area has, and we're on it. So, we wanted everybody to come to that anchor," he added.

"For a long time the Columbia River and access to this part of the Columbia River was really the backdoor of the city, and we want to turn it into the front door of the city," concluded Hannon.



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> Web Developer Kris Small ksmall@vbjusa.com

Magazine Designer

 
 News Designer and Production Manager
 Ted Perkins

### NEWS SUBMISSIONS

The Vancouver Business Journal welcomes the submission of news tips, press releases, column ideas, letters to the editor and opinion pieces relevant to Southwest Washington business communities. NEWS TIPS, PRESS RELEASES: Email your information news tips and story ideas to the editor.

LETTERS: Email letters to the editor. Letters should be no more than 150 words and should include your full name, address and telephone number for verification purposes. Your name and city of residence will be published with your letter. Anonymous letters or letters missing the information described will not be published. Letters are published based on their relevance to immediate news and then in the order received.

OPINIONS: Email longer opinion pieces to the editor. Opinions should be no more than 550 words and should include your full name, address and telephone number for verification purposes. Opinion writers may be asked to provide headshot photos to run with their submissions, as well as brief biographical information. Opinion pieces should argue for or against an issue rather than give advice.

DEADLINES: VBJ publishes every Friday. Submission deadlines are 10 days prior to the publication date. Publication of submissions depends upon available space and the discretion of the editor. CONTACT:

Attn: Managing Editor;

360-448-6019; editorial@vbjusa.com.

The Vancouver Business Journal reserves the right to accept, reject and edit news and editorial submissions. Opinion pieces and letters are edited for style, grammar and length but not content.

Vancouver Business Journal is a locally owned and operated publication of Brown Warrior Publishing LLC, John McDonagh General Manager.

Vancouver Business Journal (ISSN #1534-2956) is published weekly by Brown Warrior Publishing LLC, 1251 Officers Row, Vancouver, WA 98661. Annual subscription is \$99.00 a year. © 2016, Vancouver Business Journal. All rights reserved. Unauthorized reproduction prohibited without publisher's written approval. Periodicals Postage paid at Vancouver, WA. POSTMASTER: Send address changes to Vancouver Business Journal,

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# **PDX expansion welcomed by Clark County officials**

Five-year \$1.3 billion project includes seismic upgrades and new mechanical operations

### BY JULIA ANDERSON | for the VBJ

When business recruiter Mike Bomar talks with clients, questions "often come up" about Portland International Airport and its services.

"People want to know how quickly they can get to the airport ... they want to know about nonstop service to key international markets," said Bomar, president of the Columbia River Economic Development Council, the lead organization for business recruitment to Clark County.

"PDX is a huge advantage for us on the north side of the river because of its location and connections," he said.

Bomar and other economic development officials in Clark County and the region tout the airport as a key element of their recruiting effort thanks to the 70 nonstop flights out of PDX to domestic and international markets and its reputation for top quality service.

"The airport is huge in terms of our ability to recruit businesses," Chad Eiken, director of community development for the city of Vancouver, said. "We emphasize how easy it is to get to the airport, how efficient operations are there."

It helps that Portland International Airport for the fifth year in a row recently was named Best Airport of the Year by Travel-Leisure magazine.

Now, thanks to an improving global economy and the addition of new nonstop flights and passenger amenities, PDX expects to set another passenger traffic record this year with more than 19 million travelers moving through its facilities. The growth is expected to continue.

Airport passenger traffic has been increasing at an annual rate of more than 5 percent since recovery from the Great Recession, Kama Simonds, a PDX spokesperson said.

"In the past five years, annual passenger traffic is up an overall 28 percent," Simonds said. "For example, August could be the single busiest passenger month ever at PDX with 2 million people passing through the terminal."

That is why PDX planners are implementing PDXNext, a list of 20 capital projects to upgrade and expand airport services over the next several years. Some items on "As a member of the PDX international advisory committee, we think the airport is doing a great job"

the list have been completed with others under way.

A critical piece of the longerterm strategic plan is a recently announced upgrade, remodel and expansion of the main terminal. At a cost of \$1.3 billion, the five-year project will include seismic upgrades, installation of more efficient and safe mechanical and plumbing systems and added space for security operations. The work will dig into the core of the terminal, some of it dating from the 1950s, Simonds said.

If approved this fall by airlines serving PDX who will pay for the project, work would start in 2020 and continue through 2025.

Meanwhile, construction work has begun on a new "quick turnaround" rental car facility that ultimately will free-up 1,200 parking spaces for public use. Work is also under way to add six new gates to the north terminal/Concourse E that will become home to all operations of Southwest Airlines, which has the second largest passenger market share at PDX. - MIKE BOMAR, CREDC PRESIDENT

Among Vancouver-based subcontractors working on the \$215 million project are JH Kelly, Mill Plain Electric, JRT Mechanical, Drakes Striping and Faithful Fence, PDX officials said. According to a survey, of the 16,000 people working at the airport, 19 percent live in Clark County and Southwest Washington. That total does not include the construction jobs.

Janet LeBar, president and CEO of Greater Portland Inc., said that Portland International Airport is an important reason that the Portland-Vancouver region "punches above its weight" when it comes to economic development and recruitment.

"From our perspective, PDX is a big deal when we talk to corporate decision-makers who make investment decisions in our region," LeBar said. "Direct flights out of PDX both to Asia and to Europe are a huge selling point."

On the north side of the Columbia River, those corporate players include Hewlett-Packard, SEH America and Columbia

### PDX PASSENGER TRAFFIC

2017 – 19.2 million (est.)	
2016 – 18.3 million	
2015 – 16.8 million	
2014 – 15.9 million	
2010 – 13.2 million	
C	(D

Source: Port of Portland

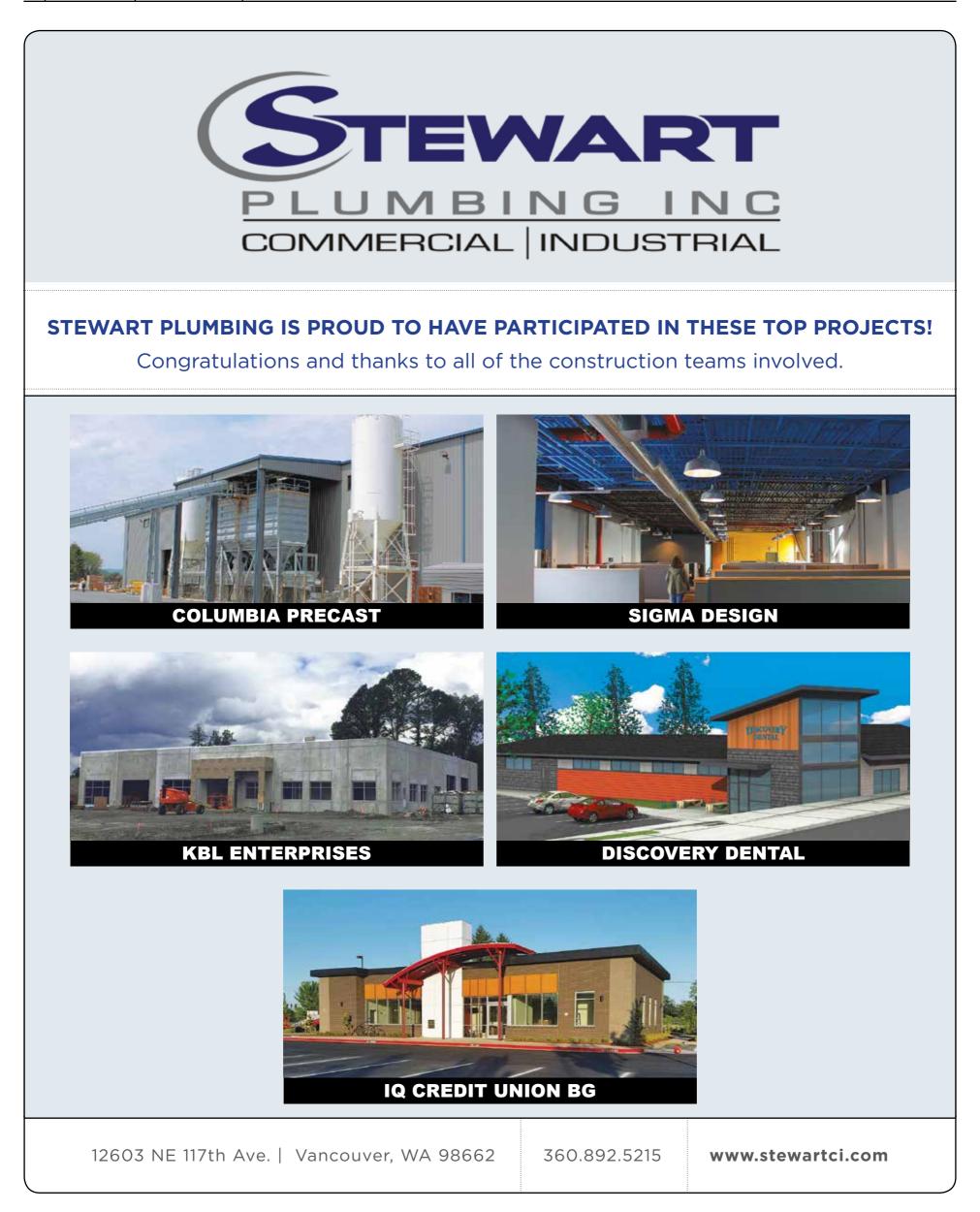
Machine Inc., LeBar said. Delta Airline's decision this spring to begin flying nonstop between London and PDX is a "huge gain," she said. "As well, Cathay Pacific's new direct cargo flights to Hong Kong is a plus."

Alaska Airlines and Delta now both fly nonstop to Atlanta. Recently Alaska joined Jet Blue, United and Delta in flying nonstop to New York City and has implemented a nonstop to Orlando.

Bomar said he welcomes the long-range terminal expansion plans at PDX and is hopeful that the airport will continue to add flights to key markets in both Asia and Europe.

"As a member of the PDX international advisory committee, we think the airport is doing a great job," he said. "If there's one hope it would be that PDX strengthens its existing services (more flights) to international markets."





# TOP PROJECTS sw washington 2017



THE WATERFRONT, BLOCK 6



**GRANT STREET PIER** 

### 2017 TOP PROJECT



**GRANT STREET PIER RESTAURANTS** 



### VANCOUVER WATERFRONT PARK

The Vancouver Business Journal's special Top Projects edition features each year's most outstanding construction projects. This year's collection of developments paints a robust and exciting picture of Southwest Washington's business and residential growth.

The world-class Waterfront Vancouver Development is rising out of the ground, including office, apartment homes, retail and restaurants. Tenants are signing on at a quickening pace and enthusiasm is spreading through the region. A particularly notable set of projects are the Vancouver Waterfront Park and The Grant Street Pier, putting the region's residents and visitors at the forefront of this stunning development.

Multifamily developments are rising fast throughout the region, meeting the needs for affordable and market-rate urban housing. The Uptown Apartments is poised to unify downtown and uptown Vancouver, adding 174,500 square feet of housing and 7,900 square feet of retail to Vancouver's west side, while Our Heroes Place will add 49 market-rate apartments and 3,500 square feet of retail at the gateway to downtown Vancouver. High-density housing is also making its way to Southwest Washington's small cities with large developments in Ridgefield, Washougal and Camas.

### TOP PROJECTS SUBMISSION GUIDELINES

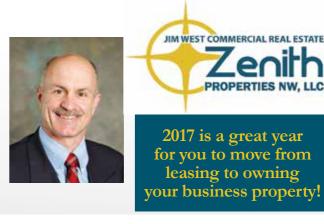
Top Projects accepts and publishes all commercial, multifamily, public and residential projects for which a reasonable amount of information can be verified. Projects may be located in Clark, Cowlitz and Skamania counties and must have must have broken ground during the time specified in the year prior to the publication. We strive to maintain the highest level of accuracy, and we do not publish projects for which we cannot personally verify construction cost, general contractor, owner or construction start and end dates. Please visit www.vbjusa.com and click on Breaking Ground to be sure you are on our email list when we call for submissions. Thank you!

### **PROJECTS OF NOTE:**

- The following projects could not be reasonably verified, but still warrant a mention:
- ilani La Center Interstate 5 Exit 16 Interchange
- 58,064-square-foot light industrial building, 200 Grand Blvd.
- Trader Joe's expansion, 305 S.E. Chkalov Drive
- K-West Apartments, 5500 N.E. Fourth Plain Blvd.
- 34th St. Apartments, 5700 block of 34th St.



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# OP PROJECTS sw washington 2017

# **COMMERCIAL PROJECTS**

# The Waterfront, Block 6

Construction Cost: \$48,800,000 Start Date: 01-01-2017 Completion Date: 06/01/2018



**VANCOUVER** The Waterfront – Vancouver, USA is a 20-block, 32-acre development adjoining downtown Vancouver, Wash. and situated on a half-mile of Columbia River Waterfront. Block 6 is situated in the middle of the development - front and center to the new Waterfront Park and Grant Street Pier. Block 6, will lead the way with bold and visionary design. There will be two buildings on Block 6: Block 6 Office, a seven-story 70,000-square-foot office building, will complement a six-story 63-apartment home residential structure. The street level of both buildings will showcase the Shops at Waterfront Way. Signed tenants include Cascade Sotheby's International Realty, MidiCi, The Neapolitan Pizza Company and Murdock Charitable Trust Foundation.

General Contractor: Robertson & Olson Construction Project Owner: Gramor Development Funding Source: U.S. Bank Project Executive: Barry Cain, President Architect: Ankrom Moisan Architects Engineers/Planners: PBS Engineering & Environmental, Stonewood Structural Engineers, MKE & Assoc.

# The Waterfront, Grant Street Pier Restaurants

Construction Cost: \$16,700,000 Start Date: 03/17/17 Completion Date: 06/01/2018



**VANCOUVER** The Waterfront – Vancouver, USA is a 20-block, 32-acre development adjoining downtown Vancouver, Wash., and situated on a half-mile of Columbia River Waterfront. Grant Street Pier Restaurants (Blocks 9 & 12) is a planned restaurant complex consisting of two two-story buildings with space to house up to six restaurants overlooking a 90foot cable stay pier on the Columbia River. Block 9 is intended to evoke a modern pavilion feel, with extensive glass and an iconic soaring roof. It will offer over 15,000 square feet of space on two floors. WildFin American Grill is a signed tenant. Block 12, is designed for up to four full service restaurants and features more than 28,000 square feet on two floors. Simple horizontal roof lines with sliding doors and an expansive second floor waterfront view deck offers abundant outdoor. Tenants include Twigs Bistro and Martini Bar and Ghost Runners Brewery.

General Contractor: Robertson & Olson Construction Project Owner: Gramor Development Funding Source: NA Project Executive: Barry Cain, President Architect: LRS Architects Inc. Engineers/Planners: PBS Engineering & Environmental, Kramer Gehlen and Assoc., MKE and Assoc.

# Columbia Precast Products

Construction Cost: \$12,000,000 Start Date: 06/26/2016 Completion Date: 04/04/2017



**WOODLAND** Columbia Precast Products manufactures concrete products for drainage, sewer, water and utility systems. This facility totals more than 60,000 square feet of space. It is the first precast concrete facility in the United States to have received SMaRT (Sustainable Materials Rating Technology) certification through the Institute for Market Transformation to Sustainability. In addition, CPP has received the highest level, Platinum, of any buried infrastructure product in the United States.

General Contractor: RSV Building Solutions Project Owner: Columbia Precast Products LLC Funding Source: Privately funded Project Executive: John Lingo Architect: LLB Architecture Engineers/Planners: Olson Engineering Subcontractors: Anderson Glass, Tapani, Harlen's Drywall, Stewart Plumbing, Hydro Tech, JNB Mechanical, Accurate Electric, Pacific Steel Erectors, Garco Building Systems

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# Centennial Industrial Park Lot 1 Building VANCOUVER

General Contractor: Corp Inc. Construction Project Owner: Port of Vancouver USA Funding Source: Port of Vancouver USA Project Executive: Mike Schiller Architect: Mackenzie Engineers/Planners: Mackenzie

Start Date: 11/07/2016 Completion Date: 09/06/2017

**COMMERCIAL PROJECTS** 

The Parklands at Camas Meadows and The Archery Business Park **CAMAS** 

General Contractor: Rotschy Inc. Project Owner: Estates at Parklands, LLC & Archery Holdings, LLC Funding Source: Parklands at Camas Meadows privately funded Project Executive: Kevin DeFord Architect: The Archery Business Park: LSW Architects & A2 Engineers/Planners: Kessi Engineering and Consulting

Start Date: 05/01/2017 Completion Date: 10//31/2017

Architect: Tomorrow Planning, Inc. Engineers/Planners: Subcontractors: Tapio Construction, Cascade Electrical LLC, ColumbiaWest Engineering, PBS Environmental and Engineering, Kramer Gehlen and Assoc. Inc.

General Contractor: TEAM Construction Project Owner: Jarrad Coulter Funding Source: Not Disclosed Project Executive: Jarrad Coulter

Start Date: 05/23/2017 Completion Date: 02/01/2018

Fourth Plain Business Park VANCOUVER

IDV Flowserve **RIDGEFIELD** 

General Contractor: P&C Construction Project Owner: Pacific NW Properties Funding Source: TBA Project Executive: Evan Bernstein Architect: Mildren Design Group Engineers/Planners: TM Rippey, Olson Engineering Subcontractors: Robert Todd Construction

Start Date: 07/28/2016 Completion Date: 05/01/2017

Start Date: 08/09/2016 Completion Date: 05/18/2017



General Contractor: RSV Building Solutions Project Owner: DaybreakYouth Services Funding Source: Public sector funding plus private donations Project Executive: John Lingo Architect: Manley Architects Engineers/Planners: Subcontractors: Anderson Glass, Accurate Electric, JNB Mechanical, Hydro Tech, Stewart Plumbing and Harlen's Drywall











### Construction Cost: \$5,631,432



### Construction Cost: \$4,600,000













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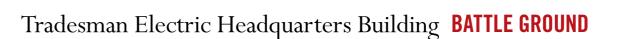
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Construction Cost: \$3,200,000

# **COMMERCIAL PROJECTS**



General Contractor: Sierra Construction Project Owner: Tradesman Electric Inc. Funding Source: Bank of the Pacific Project Executive: Steven & Richard Niemi Architect: Johansson Architecture Engineers/Planners: AKS Engineering Subcontractors: Dan Tapani Excavating LLC., Panelized Structures Inc., AFP Systems Inc., JRT Mechanical Inc., Tradesmen Electric Inc.

Start Date: 09/15/2016 Completion Date: 06/16/2017



Construction Cost: \$2,500,000



Construction Cost: \$2,180,000



### Construction Cost: \$2,003,838



# Discovery Dental WASHOUGAL

General Contractor: RSV Building Solutions Project Owner: Dr. David J. Stinchfield Funding Source: Pacific Continental Bank Project Executive: Adina Stinchfield Architect: LLB Architecture Engineers/Planners: Olson Engineering, BK Engineers, Kittelson & Assoc. Subcontractors: Accurate Electric, ABC Roofing, Harlen's Drywall, Inc., Nutter Corp., Burgener's Woodworking Inc., JNB Mechanical, Stewart Plumbing, Patterson Dental Supply, Matson, Anderson Glass, Terry Murphy Interiors, Archaeological Services, Hildebrand Concrete

Construction Cost: \$1,800,000

### Start Date: 01/25/2017 Completion Date: 08/14/2017

# SIGMADESIGN World Headquarters CAMAS

General Contractor: TEAM Construction LLC Project Owner: Bill Huseby Funding Source: Capitol Source Project Executive: Bill Huseby, CEO of SIGMADESIGN Architect: SIGMADESIGN Engineers/Planners: Stewart Plumbing Inc., American Heating Inc., Cascade LLC Subcontractors: Millennium Building Services, Inc., Willie Building Maintenance, 3 Kings Environmental Inc., Precision Rebar & Access Inc., Ultra Quiet Floors, Instafab, Commercial CabinetWorks LLC, Griffith Roofing Co., Authority Dock and Door, Heritage Glass, Architectural Specialties Inc., M&C Construction, LLC, Debenedetto's Commercial Flooring, LLC, Rogers Painting LLC, Prominent Construction Inc., WH Cress Company Inc., Firestop Company, Express Fire Systems Inc., Stewart Plumbing Inc., American Heating Inc., Cascade Electrical LLC, Wilson Architects, PLLC, Sigma Design, JR Merrit Enterprises, LLC,

Start Date: 09/01/2016 Completion Date: 07/14/2017

# Pacific Energy Concepts Office Building VANCOUVER

General Contractor: Talents Construction Project Owner: Pacific Energy Concepts Funding Source: Columbia State Bank Project Executive: Greg McGreevey Architect: LSW Architects Engineers/Planners: Olson Engineering, Hurley Development, WRK Engineers, Fluent Engineering Subcontractors: A-Line Concrete Cutting LLC, ACS Testing, Inc., Advanced Electric Inc., Cleveland Enterprises Inc., Cowdrey Mechanical Systems LLC, Dallas Glass, Envirocrete, Floor Coverings International, Glass Apps LLC, Hendrickson Plumbing LLC, Holtzlander Roofing and Services LLC, JRB Cabinets, New Era Dustless Blasting, Pacific Partitions, Paragon Tile & Stone Inc., Portland Road & Driveway Co. Inc., RailPro

Start Date: 07/01/2016 Completion Date: 04/01/2017

# KBL Enterprises **BATTLE GROUND**

General Contractor: TEAM Construction LLC Project Owner: Lance Stewart Funding Source: Not disclosed Project Executive: Lance Stewart Architect: Tiland Schmidt Architects Engineers/Planners: Mackenzie, Lewis & Van Vleet Inc. Subcontractors: Northern Land Surveying LLC, McNealy Excavating Inc., West Coast Soil Solutions, Interstate Fence Company, Vancouver Paving Inc., A-Line Asphalt Maintenance Inc., Gregory Law Landscape LLC, Allegiance Concrete Inc., Northwestern Rebar, Cleveland Enterprises Inc., RedBuilt LLC, Hayes Cabinets Inc., JB Insulation, Roof Toppers Inc., Bilco c/o GVA Northwest LLC, Northwest Masonry Restoration Co., Baxter & Flaming Industries, Authority Dock and Door, Heritage Glass, M&C Construction, LLC, Blam Specialties, Inc., Michael's Floor Covering Inc., Don Rhyne Painting Inc., WH Cress Company Inc., Express Fire Systems Inc., Stewart Plumbing Inc., JNB Mechanical Inc., Cascade Electrical LLC

Start Date: 10/04/2016 Completion Date: 08/01/2017

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# TOP PROJECTS sw washington 2017

Construction Cost: \$1,700,000

# Providence Academy Roof and Porch Renovation VANCOUVER

General Contractor: J.E. John Construction Co. Inc. Project Owner: Fort Vancouver National Trust Funding Source: State of Washington, individual donors and Fort Vancouver National Trust Project Executive: Mike True Architect: Wilson Architects Engineers/Planners: Erickson Structural Consulting Engineers PC Subcontractors: ABC Roofing, Portland Sheet Metal Works, Cornerstone Masonry, H. Arnold Wood Turning Inc., Oregon Commercial Painters

Start Date: 04/17/2017 Completion Date: 10/17/2017

**COMMERCIAL PROJECTS** 



Construction Cost: \$1,400,000



Construction Cost: \$801,000

# 15 iQ Credit Union **BATTLE GROUND**

General Contractor: TEAM Construction LLC Project Owner: iQ Credit Union Funding Source: Private Project Executive: Kari Stansberry Architect: Craft Architects Engineers/Planners: Pacland, Main Street Design, KPFF Subcontractors: Northwest Surveying Inc., McNealy Excavating Inc., Vancouver Paving Inc., A-Line Asphalt Maintenance Inc., Eagle Striping Services Inc., Gregory Law Landscaping LLC., K&M Rebar Inc., Concrete Shop Inc., Massie & Sons Inc., Cleveland Enterprises Inc., PROBuild, RedBuilt LLC., Parts & Pieces Inc., Griffith Roofing Co., Browns Architectural Sheetmetal Inc., Mid Columbia Caulking Co. Inc., Baxter & Flaming Industries, Heritage Glass, M&C Construction LLC., Arbet Inc. dba NW Flooring Solutions, Park Place Painting LLC., Mt. HoodWindow Coverings, Stewart Plumbing Inc., JNB Mechanical Inc., Cascade Electrical LLC., Stoner Technology Services

Start Date: 12/13/2016 Completion Date: 07/01/2017

# 6 Kuzmer Warehouse VANCOUVER

General Contractor: Halbert Construction Services LLC Project Owner: HK Properties Funding Source: Private Project Executive: HK Properties LLC Architect: Wilson Architects Engineers/Planners: Olson Engineering Subcontractors: ADK Electric, Catworks, Cornerstone Masonry, Fine Line Concrete, Gregg Roofing, InstaFab, Jack's Overhead Door, North Fork Landscape, Park Place Painting, Water Cents Plumbing

Start Date: 05/16/2017 Completion Date: 08/30/2017



Construction Cost: \$776,800

# Riverview Tower Lobby Renovations **VANCOUVER**

General Contractor: Halbert Construction Services LLC Project Owner: The Al Angelo Company Funding Source: Private Project Executive: Halbert Construction Services LLC Architect: Wilson Architects Engineers/Planners: Erdenberger Design Group Subcontractors: Anderson Glass, Hayes Cabinets, Jack's Overhead Door, CH Kruse Plumbing, NW Endeavors, Pacific Stainless, Patriot Fire Protection, Prairie Electric, Otis Elevator

Start Date: 10/21/2016 Completion Date: 06/01/2017



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- Apartments Site Work

  South Parkway Avenue

Improvement Project

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# )P PROJECTS sw washington 2017

# **MULTIFAMILY PROJECTS**

# Highland Crossing Apartments

Construction Cost: \$50,000,000 Start Date: 09/01/2016 Completion Date: 02/28/2018



VANCOUVER The Highland Crossing Apartment project is located in the greater Brush Prairie neighborhood area of Clark County. Highland Crossing Apartments is a multifamily apartment development with 30 apartment buildings totaling 332 units.

General Contractor: Highland Crossing LLC Project Owner: Highland Crossing LLC Funding Source: Private Project Executive: Jason Larson Architect: Ron Naff Engineers/Planners: SGA Engineering Subcontractors: Columbia Pacific

# The Uptown Apartments

Construction Cost: \$29,983,110 Start Date: 06/01/2016 Completion Date: 11/29/2017



**VANCOUVER** This project, situated at the intersection of Main Street and McLoughlin Boulevard at the south end of Uptown Vancouver, is a six-story, 167-unit apartment complex with one level of retail and one level of underground parking. This project will add 174,500 square feet of housing and 7,900 square feet of retail to Vancouver's west side.

# Main Street Village Apartments

Construction Cost: Undisclosed Start Date: 05/24/2017 Completion Date: 08/31/2018



**WASHOUGAL** The project is located in downtown Washougal, close both to shopping and the Columbia River Gorge. At completion, there will be thirteen buildings, with 97 residences, each having its own garage. New street frontage, sidewalk and associated site improvements are also being installed. The three-story buildings will feature amenities such as rear decks with a view, quartz countertops, oak cabinets, upgraded floor coverings, air conditioning and built-in microwaves. In addition, there are exercise and open courtyard amenities.

General Contractor: Robertson & Olson Construction Project Owner: The Uptown Living LLC Funding Source: HomeStreet Bank Project Executive: Brian Dudley Architect: LSW Architects Engineers/Planners: PBS Engineering and Environmental, Kramer Gehlen & Assoc. Inc. Subcontractors: Tapani Plumbing, Blairco, Three Phase Electric

General Contractor: Jackson Contracting LLC Project Owner: Main Street Village LLC Funding Source: Riverview Community Bank Project Executive: Mark Jackson Architect: LLB Architecture Engineers/Planners: Precision Land Services (PLS) Engineering

# TOP PROJECTS SW WASHINGTON 2017

Construction Cost: \$12,460,000



### Our Heroes Place VANCOUVER

General Contractor: Integrity Structures LLC Project Owner: Our Heroes Place LLC Funding Source: Regents Bank Project Executive: Elie Kassab Architect: Wilson Architects Engineers/Planners: Kramer Gehlen & Assoc., PBS Engineering and Environmental, Athay & Assoc. Inc., Paraclete PS Inc., GRO Outdoor Living

Start Date: 02/20/2017 Completion Date: 03/11/2018

**MULTIFAMILY PROJECTS** 

) Trio Pointe Apartments Site Excavation CAMAS

General Contractor: Rotschy Inc. Project Owner: TPA 240 LLC Funding Source: Regency Project Executive: Scott Melton Architect: LSW Architects Engineers/Planners: Olson Engineering Inc. Subcontractors: Aline Asphalt, EM3 Concrete

Start Date: 01/09/2017 Completion Date: 07/30/2018

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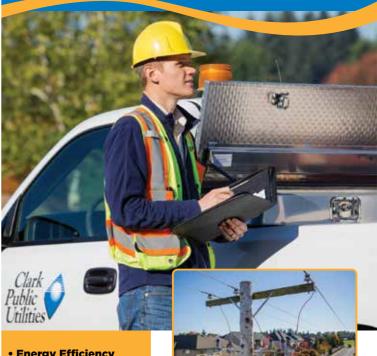
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# TOP PROJECTS sw washington 2017

# **PUBLIC WORKS PROJECTS**

# West Vancouver Freight Access Grain Track Unit Train Improvements & South Lead, Project #11B

Construction Cost: \$14,615,394.99 Start Date: 01/16/2017 Completion Date: 04/30/2018



VANCOUVER The WVFA Grain Track Unit Train Improvements Phase B project is the final expansion of the Port of Vancouver's rail corridor by demolishing existing structures, removing multiple short yard tracks and constructing three full unit train length track approximately 22,000 feet in their place. Additionally, a dedicated south lead track will be constructed to connect Terminal 5 to the Port rail access point. Is to be expected to be completed in early 2018.

General Contractor: Rotschy Inc. Project Owner: Port of Vancouver Funding Source: Port of Vancouver Project Executive: Randy McCaleb Engineers/Planners: HDR Inc.

# West Vancouver Freight Access, Project 7: Dry Bulk Facilities Relocation

Construction Cost: \$13,600,000 Start Date: 08/26/2016 Completion Date: 07/01/20217



**VANCOUVER** Two dry-bulk commodities with distinct handling characteristics are accommodated by completion of this project. A unique combination of industrial building-, civil-, and rail-construction was used. Rotschy Inc. pulled together a multidisciplinary team to facilitate delivery of the project on time and on budget. Key project elements included shored excavation depths exceeding 25 feet, 40,000+ cubic yards of excavation, over 1,000 feet of 24inch bored casings and interior-welded 12-inch pipeline, 6,000 of HMA asphalt, 10,000 track feet, including dedicated rail yard and 12 rail turnouts.

General Contractor: Rotschy Inc. Project Owner: Port of Vancouver USA Funding Source: Port of Vancouver USA Project Executive: Monty Edberg, PE Director of Engineering and Project Delivery Engineers/Planners: HRD, Smith Monroe Gray Engineers Inc., R&W Engineering Inc. Subcontractors: Diamond Concrete Cutting, Campbell, Northern Land Surveying, Armadillo Boring, H&H Engineering and Construction, Bar-N-Steel, SPMNW, Mill Plain Electric, JH Kelly, Unlimited Fence, Vanport, Engineered Products, HatchWestern, Karvonen Sand and Gravel, River City Environmental, NW Metal Fab, Motion Industries

# Vancouver Waterfront Park, Grant Street Pier

Construction Cost: \$12,318,980.49 Start Date: 07/11/2016 Completion Date: 12/31/2017



**VANCOUVER** Work involved in this project includes the removal of existing in-water piling, dolphins, trestle and gangway, and the installation of in-water piling for use as falsework support; earthwork; construction of cofferdam with permanent ground anchors, cast-in-place concrete abutment with drilled shaft piling; backstay foundation with micro piles. Construction of cast-in-place concrete and MSE gabion retaining walls; 3,480-square-foot cable-stayed pier consisting of cast-in-place concrete, steel mast, cables, wood decking, storm drainage, railings and lighting. Plaza construction consists of a cast-in-place concrete base with a stone and concrete paving unit finish, cast-in-place walls, terraced wood seating and site furnishing.

General Contractor: Rotschy Inc. Project Owner: City of Vancouver Funding Source: City of Vancouver, Columbia Waterfront LLC, Gramor Development Project Executive: Charles Fell Engineers/Planners: BergerABAM Subcontractors: Pacific Foundation, R2M2 Rebar and Stressing, Northern Land Surveying LLC, Dywidag Systems International, HME Construction Inc., OTAK, McDonald Excavating, Green Sweep Asphalt Service, A2 Fabrication Inc., B&B Masonry, Northeast Electric, RC Northwest

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Construction Cost: \$10,952,016.59



Construction Cost: \$10,861,680



Construction Cost: \$9,655,032.10



Construction Cost: \$8,222,695



Construction Cost: \$7,955,020

# PUBLIC WORKS PROJECTS

# Northeast 18th Street, Four Seasons Lane to 136th Avenue VANCOUVER

General Contractor: Tapani Inc Project Owner: City of Vancouver Funding Source: Development contributions, traffic impact fees, bonds, \$6.5 million in federal grants, \$4 million from State Transportation Improvement Board Project Executive: Ryan Knox Architect: N/A Engineers/Planners: City of Vancouver, Chris Malone; HDR Inc. Subcontractors: Hildebrand Concrete Construction, Northeast Electric Inc., North 40 Fencing, Landscape Management Services, Vancouver Paving, Lakeside Industries, Apply-A-Line Inc., Minister-Glaeser Surveying Inc., Taylor Transport Inc., Construction Services Inc., Brothers Concrete Cutting Inc.

Start Date: 01/17/2017 Completion Date: Spring 2018



### Vancouver Fire Department Replacement Fire Stations 1 & 2 VANCOUVER

General Contractor: Corp Inc. Construction Project Owner: City of Vancouver / Vancouver Fire Department Funding Source: Capitol Investment Fund Project Executive: Doug Koellermeier, Deputy Fire Chief; Jon Sears, Facilities Capital Project Manager Architect: Mackenzie Engineers/Planners: Mackenzie, Interface Engineering Subcontractors: Wetherholt, GeoDesign Inc., NW Testing, Environmental Consultant, Systems Commissioning, All Metals LLC, Al's Welding, Bar-M Steel Commercial Inc., Budget Door, CEMEX, Commercial Cabinetworks LLC, Compass Land Surveyors, Iris Window Coverings, Fili & Sons Construction Inc., Garon Roofing & Sheet Metal, Harlen's Drywall Co Inc., Jackson Field Welding Services Inc., JH Kelly, JRT Mechanical, Landscape Management & Services Inc., Parker Fire Protection, Performance Abatement Services Inc., ProExc, LLC, RS Energy, SNAP-TEX Northwest Inc., Tikka Masonry, Unlimited Fence, Vision Concrete Inc., BMS, Concrete Shop Inc., Cudahy Lumber Company, ModSpace, North Star Industries Inc., Pole-Tech Co. Inc., Precision Rebar Accessories, RedBuilt, Security Contractor Services

Start Date: October 2016 Completion Date: November / December 2017

# Camas North Shore Sewer Transmission System CAMAS

General Contractor: Rotschy Inc Project Owner: City of Camas Funding Source: City of Camas Project Executive: Sam Adams Engineers/ Planners: Otak Inc. Subcontractors: Molecular Inc., Mill Plain Electric, UCMC LLC, Green Sweep, Industrial Systems Inc.

Start Date: 05/01/2017 Completion Date: 04/14/2019

# Vancouver Waterfront Park VANCOUVER

General Contractor: Tapani Inc Project Owner: City of Vancouver Funding Source: Local City Funds and Federal Funding Project Executive: Charles Fell Architect: BergerABAM Engineers/Planners: BergerABAM, PBS Engineering and Environmental, Martin & Martin, PWL Partnership Subcontractors: Mill Plain Electric, Emerald Stone Masonry, Colors NW, Hildebrand Concrete

Start Date: 01/20/2017 Completion Date: October 2018



New Regional Headquarters, Washington State Department of Fish and Wildlife **RIDGEFIELD** 

General Contractor: 2KG Contractors Inc Project Owner: Port of Ridgefield Funding Source: Banner Bank Project Executive: Brent Grening, CEO Architect: Mackenzie Engineers/Planners: Mackenzie Subcontractors: ABC Sealcoating, Apex Mechanical, Arrow Roofing & Sheet Metal, A-Tech / Northwest Inc., Barbieri and Assoc. Inc., Bell Hardware, Building Material Specialties, Carson Testing, Cosco Fire Protection, Cudahy Lumber Company, Custom Design Skylights Inc., Davis Landscape, Ecological Land Services, Edmondson's Drapes, Engineered Products A Pape Co., GB Manchester, GeoDesign, Hamer Electric, Hildebrand Concrete, Insulation Contractors, K&M Rebar, Lakeside Industries Inc., LaRusso Concrete Inc., M&C Construction, Mid-Columbia Caulking Co., Northwest Architectural Products, Northwest Surveying, Pole Tech, PPI Group, Prestige Tile & Stone, Robertson & Olson Construction, Shields Painting, Skyline Sheet Metal, South Town Glass, Steel Encounters, Steel Management Services Inc., Streimer, Tapani Inc., Thomas Kay Textiles & Flooring, Unity Electric, Vancouver Sign, Visions Unlimited, Willamette Valley Steel Inc., York Masonry, Zochert Fence Company Inc.



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# **PUBLIC WORKS PROJECTS**



Construction Cost: \$3,512,920



Construction Cost: \$2,100,000



Construction Cost: \$1,583,984



Construction Cost: \$1,272,812.30



# South Parkway Avenue Improvement Project BATTLE GROUND

General Contractor: Tapani Inc Project Owner: City of Battle Ground Funding Source: WA Transportation Improvement Board, City of Battle Ground Project Executive: Jeff Swanson, City Manager Architect: N/A Engineers/Planners: Archaeological Investigations Northwest, Columbia West, DKS Associates, Minister-Glaeser Surveying, Resource Company, Otak, Professional Service Industries Subcontractors: Abernathy Co LLC, Apply A Line Inc., Armadillo Boring Inc, Bergen Construction Manhole Services, Brothers Concrete Cutting Inc., Flat Rock Construction, Hildebrand Concrete Construction, Jerry Burke Trucking, Karvonen Sand & Gravel Inc., Kerr Contractors Oregon Inc., Landscape Management & Services Inc., Lee Mattson Trucking LLC, Northeast Electric LLC, Olson Engineering Inc., RA Roth & Sons Construction, Taylor Transport Inc., West Coast Sand & Gravel

Start Date: 03/03/2017 Completion Date: 11/17/2017

# City of Camas Gateway: Sixth & Norwood Roundabout CAMAS

General Contractor: McDonald Excavating Inc Project Owner: City of Camas Funding Source: City of Camas Project Executive: Gregory P. Jellison, PE Architect: N/A Engineers/Planners: PBS Engineering and Environmental, Aptum Inc., Hart Crowser, Kittelson and Assoc., Archaeological Investigations Northwest

Start Date: 11/30/2016 Completion Date: 06/01/2017

# Orchards Area TIF Projects VANCOUVER

### Northeast Vancouver Mall Drive Extension & Northeast 82nd Avenue Improvements

General Contractor: Tapani Inc Project Owner: City of Vancouver Funding Source: Transportation Improvement Fund Project Executive: Steve Lee Architect: N/A Engineers/Planners: City of Vancouver Subcontractors: Able Fence Company Inc., C&R Tractor & Landscape Inc., Granite Construction Company, Hildebrand Concrete Construction Inc., Northeast Electric LLC., Specialized Pavement Making Inc.

Start Date: June 2016 Completion Date: June 2017

# Vancouver Waterfront Pump Station and Force Main VANCOUVER

General Contractor: Rotschy Inc Project Owner: Columbia Waterfront LLC c/o Gramor Investments Inc. Funding Source: Columbia Waterfront LLC c/o Gramor Investments Inc. Project Executive: Matt Grady Architect: N/A Engineers/Planners: PBS Engineering and Environmental Subcontractors: Energy Electric, Karvonen Sand and Gravel, WCCL Systems, North Fork Landscaping

Start Date: 10/10/2016 Completion Date: 03/28/2017



General Contractor: Rotschy Inc Project Owner: Clark Public Utilities Funding Source: Clark Public Utilities Project Executive: Barry Lovingood Architect: N/A Engineers/Planners: Murray, Smith and Assoc. Inc. Subcontractors: Cascade Electric, Karvonen Sand and Gravel

Construction Cost: \$1,137,891.50







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# **RESIDENTIAL PROJECTS**

# **Ridgecrest Subdivision**

Construction Cost: \$51,070,000 Start Date: 06/15/2016 Completion Date: 11/30/2017



VANCOUVER The WVFA Grain Track Unit Train Improvements Phase B project is the final expansion of the Port of Vancouver's rail corridor by demolishing existing structures, removing multiple short yard tracks and constructing three full unit train length track approximately 22,000 feet in their place. Additionally, a dedicated south lead track will be constructed to connect Terminal 5 to the Port rail access point. Is to be expected to be completed in early 2018.

General Contractor: Rotschy Inc. Project Owner: Ridgecrest JV LLC Funding Source: Private Project Executive: Pat and Mark Jeffries Architect: SGA Engineering Engineers/Planners: SGA Engineering Subcontractors: JB Homes

# Whipple Creek Village

Construction Cost: \$32,430,000 Start Date: 08/01/2016 Completion Date: 12/02/2019



**RIDGEFIELD** The Whipple Creek Village subdivision is located in the Fairgrounds neighborhood, just east of I-5 and just south of Northeast 179th Street. It proposes to subdivide the five parcels into 141 single-family attached and detached lots.

# South Creek Meadows Subdivision

Construction Cost: \$15,200,000 Start Date: 09/01/2016 Completion Date: 09/04/2018



VANCOUVER The South Creek Meadow Subdivision proposes to subdivide approximately 7.86 acres total into 38 single-family detached lots in the North Image Neighborhood.

General Contractor: Boulevard Homes NW Project Owner: Patrick Ginn / Whipple Creek Village LLC Funding Source: M & T Bank Project Executive: Patrick Ginn Architect: Boulevard Homes NW Engineers/Planners: SGA Engineering

General Contractor: Inland Company Project Owner: Ryan Zygar / Tieton Homes LLC Funding Source: Colorado Savings Bank Project Executive: Ryan Zygar Architect: Not provided Engineers/Planners: SGA Engineering

**RESIDENTIAL PROJECTS** 

# TOP PROJECTS SW WASHINGTON 2017

Construction Cost: \$8,055,000



Construction Cost: \$2,055,000



Construction Cost: \$1,900,000



Construction Cost: \$1,828,000



# Philbrook Farms Subdivision Site Work VANCOUVER

General Contractor: Tapani Inc Project Owner: Krippner Homes LLC Funding Source: Private Project Executive: Mason Wolfe Architect: Not provided Engineers/Planners: AKS Engineering & Forestry LLC

Start Date: 08/02/2016 Completion Date: 09/01/2017

# . Stone Forest Phase 2C KALAMA

General Contractor: Rotschy Inc Project Owner: Rotschy Inc. Funding Source: Rotschy Inc. Project Executive: Rotschy Inc. Architect: Not provided Engineers/Planners: PLS Engineering Subcontractors: Lakeside Industries, EM3 Concrete, Cascade Electric, Quality Drilling and Blasting LLC

Start Date: 01/03/2017 Completion Date: 06/12/2017

# Hidden Crest VANCOUVER

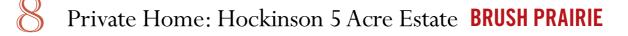
General Contractor: Rotschy Inc Project Owner: AHO Construction Inc. Funding Source: Not Provided Project Executive: Houston Aho Architect: AKS Engineering and Forestry Engineers/Planners: AKS Engineering and Forestry

Start Date: 08/01/2016 Completion Date: 06/26/2017



General Contractor: Gecho Construction Inc. Project Owner: Gecho Construction Inc. Funding Source: Gecho Construction Inc Project Executive: Peter Gecho Architect: Gecho Construction Inc Engineers/Planners: Flansburg Engineering

Start Date: 07/01/2016 Completion Date: 05/20/2017



General Contractor: Copper Creek Homes Project Owner: Copper Creek Homes Funding Source: Private Project Executive: Michael Shanaberger and James Groth Architect: RealArchitecture LTD Engineers/Planners: EK Engineering

Construction Cost: \$1,200,000

# ACCOUNTING E FINANCE

# Investing considerations for late market economic cycles

The bull market may be in its late cycle, so what should thoughtful investors consider for their portfolios?

Economies and markets are cyclical. Sometimes the cycle lasts for nearly a

decade, while other times it may take only a few years for the cycle to complete. Investors often will pay attention to signs indicating that the markets and economy are in certain stages of the cycle. This way they are prepared to make changes to their portfolio to help weather any volatility

that may occur. Generally speaking, the early cycle is when the economy transitions from recession to recovery. Mid-cycle is when the recovery picks up speed and breadth. In the late cycle, growth slows and cracks start to appear. Then growth sputters out, the economy shifts into reverse, the markets go into a new recession

and start a new growth cycle all over again.

### **HISTORY RHYMES**

No two cycles or markets are the same. Remember the saying "history doesn't repeat itself, but it rhymes?" For investors, those rhymes are important because they may reflect fundamental characteristics of our

economy and financial

system. One characteristic is capacity utilization. For example, a manufacturing company has the capacity to produce cars or turbines at a certain maximum rate. When orders are flooding in, the company produces near that rate, and capacity utilization is high. When orders are low or cancelled, the company produces at a fraction of that rate, and

capacity utilization is low. Another characteristic is the Federal Reserve ("Fed") policy. During the early cycle, when the economy is in recession, the Fed loosens monetary policy via a lower Fed funds rate. During the late cycle, monetary policy tightens.

Look for rhyming, not exact repetition. Companies can increase capacity through capital investment, contract manufacturers and changing products. The Federal Reserve can loosen and tighten monetary policy by buying and selling bonds (quantitative easing). During the recessions of the 1970s, high inflation forced the Fed to raise interest rates rather than lower them. One thing that doesn't change is the business cycle. We haven't found a way to possess an economy that grows non-stop forever.

### **SIGNS WE MAY BE IN THE LATE CYCLE**

The U.S. economy is now in the eighth year of recovery since the 2008-2009 recession. The U.S. stock market is in the second longest bull market since the 1950s. Only the 1990-2000 bull market lasted longer than this

one. Timing suggests we may be in the late part of this cycle.

Late cycles tend to be characterized by some common developments. For example, corporate revenue growth declines; profit margins peak and begin to roll over; wages rise; the economy approaches peak employment; banks tighten lending standards; the Federal Reserve tightens monetary policy; the yield curve flattens; new manufacturing orders peak; and capital investment peaks. Some of these late-cycle signs can be evidenced today.

### **INVESTING IN LATE-CYCLE MARKETS**

In late-cycle markets, investors may be rewarded by following a disciplined investment strategy, which may include the following:

Consider high-quality companies with secular growth and higher margins. In the late cycle, growth becomes scarce and profits are pressured. Weak companies may run out of time to improve their growth or expand their margins.

Consider companies with less

economically sensitive revenue. Companies dependent on discretionary spending tend to be at greater risk from spending slowdowns and budget freezes in the late cycle.

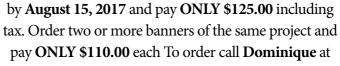
Consider lower-beta, lowervolatility stocks. Broadly speaking, "beta" describes how much a stock's price reacts to market moves. Equity securities are subject to stock market fluctuations that occur in response to economic and business developments. Low beta stocks move less than the market and tend to be less volatile when markets swing.

Consider defensive industries. More defensive industries such as household products, commercial services, utilities, software and pharmaceuticals - deserve a second look because consumer demand for these products and services is usually less affected as the economy slows.

Consider larger capitalization, higher quality stocks with strong balance sheets. Small cap, low quality, and debtburdened companies frequently carry increased risks, such as greater price volatility in the late cycle. Dividend growth stocks deserve extra consideration, but distinguish those from stocks where rising dividend yields are due to falling stock prices.

Consider higher credit quality **bonds.** Investing in fixed income securities (debt securities) are subject to various risks, including changes in interest rates, credit quality, market valuations, liquidity, prepayments, early redemption, corporate events, tax ramifications and other factors. Investment in debt securities typically decrease in value when interest rates rise. This risk is usually greater for longer-term debt securities. Investments in lower rated and non-rated securities present a greater risk of loss to principal and interest than higher rated securities, and can act like cyclical or lower-quality stocks. Credit risk deserves extra attention in the late cycle.

Moderate your return expectations. In late cycle markets, focus on moderate gains and capital protection. ..... . . . . . . . . . .



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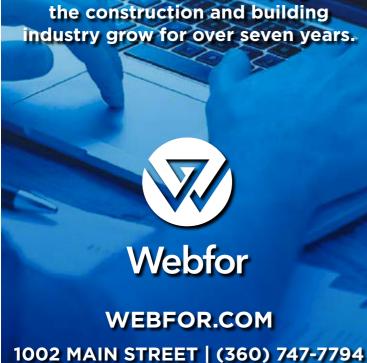
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Continued from page **26** 

When appropriate, consider hedged investments and higher cash levels. The late cycle is not the time to take excessive risks chasing double-digit returns.

Diversify and rebalance portfolios. Diversification is always important, but especially in late-cycle markets when risks may be rising and markets are alert to signs of the next contractionary stage of the business cycle. After a long bull market in stocks, many portfolios are aggressively positioned with overweight positions in stocks and underweight positions in quality bonds. Consider reviewing and rebalancing your portfolio with assistance from your investment professional.

Consider active investment strategies. A bull market may reward index funds. In latecycle markets, it is important to be more selective in your security selection. Stock index funds typically hold stocks in proportion to the market value of equity, rather than defensiveness, balance sheet strength or secular growth. Bond index funds are often weighted by the market value of bonds outstanding, meaning that the most indebted companies may have the largest weighting.

### **IS IT DIFFERENT THIS TIME?**

Markets always tempt us with the promise that it will be different this time. Some promises that exist today include revolutionary technology, tax cuts and regulatory reforms. Remain thoughtful, yet skeptical. Expansion and contraction cycles are inherent in our economy, and expansions don't last forever. John Liu is a senior portfolio manager with Private Wealth Management at U.S. Bank. You can follow him on LinkedIn at www.linkedin.com/in/johnyaoliu.

The information provided represents the opinion of U.S. Bank and is not intended to be a forecast of future events or guarantee of future results. It is not intended to provide specific investment advice and should not be construed as an offering of securities or recommendation to invest. Not for use as a primary basis of investment decisions. Not to be construed to meet the needs of any particular investor. Not a representation or solicitation or an offer to sell/buy any security. Investors should consult with their investment professional for advice concerning their particular situation.



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# **BANKING MONEY MANAGEMENT** Building and managing wealth from the ground up

Building startups or running corporate projects, next generation of wealth faced with new challenges

During the day, the next generation of wealth is busy building startups or running projects for major corporations. If you are an individual coming into wealth for the first time from a low- to middle-income background, a unique set of challenges presents itself as you attempt to both manage and enjoy your hard earned-wealth.

One of these

challenges may be student loan debt. Besides navigating yourself out of debt, it can be tough to navigate relationship dynamics and commitments when you are new to wealth. You may feel an understandable pull to give back to your family and community, but have a hard time balancing these commitments with those of your own self-care and personal investment.

As your financial position improves, it is common to experience guilt and overwhelming feelings as you relative to your family and friends. These feelings can have an impact on how you relate

**LISA SHELTON** The Lowery Shelton Group at

to your family and community and how you understand your role and function in those relationships. Couple these feelings

notice your improved position

with others' new perception of you as a "wealthy" person, Morgan Stanley and it can be easy to

> fall prey to a perceived responsibility for others that exhausts your emotional and financial resources. Here are a few ways to take care

of your own financial health as you navigate this exciting but challenging new position of wealth.

### **START SAVING NOW**

When we're young, it is easy to feel as if retirement is a lifetime away. We may spend very little time, if any, thinking about practical ways to prepare for our golden years. "I'll take care of that in a decade or two," one

might think. But if anything teaches us that the time to start saving is now, it is the importance of compound interest on your retirement contributions.

For an example of how compound interest can make a considerable difference, imagine this example of a 22-year-old who starts contributing 10 percent of their \$60,000 annual salary to their 401(k), with 2 percent added by his employer. By the time of his or her retirement, he or she could end up with over a million dollars as their nest egg. In comparison, imagine a 45-year-old who contributes \$1,000 per month, but over just a 20-year period. He or she will reach retirement with around 50 percent less than the 22-year-old, even though they contributed more monthly and more in total over the life of their contributions.

Compound interest is a perfect reason to start saving now, even if all you can afford at the moment is a modest monthly commitment of less than 10 percent of your monthly salary.

### **BUILD A BUDGET**

Scrap the "entitlement gene" mentality that is all too common among millennials. This is a mentality that resists advice, especially when it comes to budgeting. Rather than focusing on near-term pleasures, build a concrete and coherent five-year plan to hunker down on shortterm success.

In addition to the five-year plan, in the immediate term there are certain "rules of thumb" that may help to align you with smarter budgeting. For example, it is suggested not to let your monthly rent exceed 30 percent of your gross monthly income. Related to that, try not to let your vehicle expenses exceed 10 percent of your income. And while it can be hard to determine how much to spend on your wants unless you have concrete figures, consider working with a 30 percent-andunder after-tax allowance for discretionary expenses.

S.M.A.R.T. (SPECIFIC, **MEASURABLE, ACHIEVABLE,** 

### **RELEVANT AND TIME-ORIENTED) INVESTMENTS**

There are a number of different ways to invest your wealth for long-term benefit. You might finally make a go at that startup idea or invest in further education. Purchasing your first home is another great way to invest your new wealth and ensure that this wealth supports you in the longer term.

It is understandable and admirable to want to give back to your family and community, but you will be of more service over time if you take care of your own financial health first by investing in vourself.

These three suggestions (saving for retirement, budgeting and investing) can help you to feel more grounded in your financial future, and also help to offset the stresses that come with new wealth.

This column was provided by Lisa M. Shelton of The Lowery Shelton Group at Morgan Stanley in Vancouver. Shelton can be reached at 360.992.7994. A full *disclaimer for this article is* available at www.vbjusa.com.

# MORTGAGE LENDERS & BROKERS

Ranked by the number of closed loans in 2016 and, in the event of a tie, by the year established, then alphabetically. Figures as of 6/20/17.

	RANK	•	Phone	Clark Co. Closed Loans		nml.			Tan baalaan ay dar	Year
RAN		Company Address	Fax Website	2016	2015	Com	Res.	Source of funds	Top local executive Title	est. locally
I	NR	HomeStreet Bank 2100 S.W. 164th Street Vancouver, WA 98683	360.253.9614 360.253.8239 www.homestreet.com	2,454	ND	0	2,454	Fannie Mae, Freddie Mac, FHA, VA	Jeff Schaller, Regional Vice President	1989
2	I	Columbia Community Credit Union P.O. Box 324 Vancouver, WA 98666	360.891.4000 360.619.3201 www.columbiacu.org	1,629	1,147	45	1,584	Credit union funds, secondary market	Steve Kenny, President, CEO	1952
3	4	<b>Evergreen Home Loans</b> 204 S.E. Park Plaza Drive, Suite 105 Vancouver, WA 98684	360.260.6979 360.260.7275 www.evergreenhomeloansnw.com	1,122	638	0	1,122	Freddie Mac, Fannie Mae, Ginnie Mae Direct Lender	Todd Miles, Regional Manager	2007
4	3	Guild Mortgage Co. 201 N.E. Park Plaza Dr., Suite 242 Vancouver, WA 98684	360.816.5100 www.guildmortgage.com/branches/ vancouver	915	713	0	915	ND	Paula Nirschl, Branch Manager	2011
5	2	Wells Fargo Home Mortgage 14201 N.E. 20th Ave., Ste. 2101 Vancouver, WA 98686	360.619.0567 360.695.2621 www.wellsfargo.com/mortgage	815	827	0	815	Bank funds	James Beutler, Mortgage Branch Manager; Billie Adams, Area Sales Manager	1863
6	6	Riverview Community Bank 900 Washington St., Suite 900 Vancouver, WA 98660	360.693.6650 360.693.6275 www.riverviewbank.com	512	245	259	253	Bank funds, brokered loans	Patrick Sheaffer, CEO, Chairman Ron Wysaske, President, COO	1923
7	5	iQ Credit Union 1313 Main St. Vancouver, WA 98660	360.695.3441 360.759.3179 www.iqcu.com	443	513	41	402	Secondary market, credit union funds	Kelly Schrader, CEO	1940
8	NR	<b>KeyBank</b> 6416 N.E. 117th Ave. Vancouver, WA 98662	360.828.7114 ND www.key.com	150	ND	I	150	ND	Penny Armstrong, Vice President, Area Retail Leader	1999
9	7	Unitus Community Credit Union 800 S.E. 192nd Ave. Vancouver, WA 98683	800.452.0900 360.713.6912 www.unitusccu.com	144	139	6	138	Member deposits	Steven Stapp, President/CEO	2008
10	8	<b>Pacific NW Federal Credit Union</b> 5411 N.E. Highway 99, BPA Ross Complex, Plant Services Bldg. Vancouver, WA 98666	800.444.5858 503.253.5858 www.pnwfcu.org	60	29	0	60	ND	Thomas Griffith, Pres., CEO; Diane Calvin, SVP; Misty Thomas, Mort. Loan Consultant	1942



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### **MORTGAGE LENDERS & BROKERS**

11	10	National Investment Finance Corp 300 W. 15th St., Suite 300-1 Vancouver, WA 98660	oration 360.750.1031 360.750.1035 www.nifcorp.com	20	25	20	0	ND	Darryl Horowitz, President & Owner	2004
12	11	Washington Federal 13411 S.E. Mill Plain Blvd., Suite A-1 Vancouver, WA 98684	360.944.6003 360.944.5573 www.washingtonfederal.com	18	21	4		Primary deposits from client base plus borrowings from the Federal Reserve.	Gary Haines, Regional President	1993
13	12	Cascade Federal Credit Union 805 N.E. 98th Circle, Suite 106 Vancouver, WA 98665	360.695.0577 360.695.3881 www.cascadefcu.org	15	12	0	67	Internal, member deposits	Richelle Miller, Branch Manager Dale Kerslake, President, CEO	1982
Researched by Melissa Woster Source: A representative from each company.			Companies that did not respond to list questionnaires were rem format year round. Call 360.695.2442 to purchase electronic list:	NA=Not applicable ND=Not disc NR= Not ranked	losed					

### **Public Notices**

SUMMONS (60 Days) IN THE SUPERIOR COURT OF WASHINGTON FOR THE COUNTY OF CLARK DOREL SINGEORZAN and LIDIA SINGEORZAN, a married couple Plaintiffs, v. BETHANY NORBERG an individual. Defe

Case No. 17-200353-4 The State of Washington to the aid: BETHANY NORBERG, 12921 The St Said: BETHANT NORBERG, 12921 SE Rivercrest Drive, Vancouver, WA 98683: You are hereby summoned to appear

within 60 days after the date of the first publication of this summons, to wit, within sixty days after the 16th day of June, 2017, and defend the above entitled action in the above entitled entitled action in the above entitled court, and answer the complaint of the plaintiffs, Dorel and Lidia Singeorzan, and serve a copy of your answer upon the undersigned attorneys for plaintiffs Dorel and Lidia Singeorzan, at his office below stated; and in case of your failure so to do, judgment will be rendered against you according to be rendered against you according to the demand of the complaint, which has been filed with the clerk of said court. The plaintiffs allege that you court. The plaintifs allege that you allowed your dog(s) to roam free, and those dogs attacked Lidia Singeorzan and the plaintiffs' dog causing physical injury to plaintiffs and plaintiffs' dog. Additionally, plaintiffs allege they suffered significant emotional distress due to the alleged dog attack.

The plaintiffs seek significant damages for the injuries suffered. If Judgment is entered against you, then it may act as a lien against your property, both personal and real. DATED this 7th day of June, 2017. DATED this 7th day of June, 2017. /s/ Alyosha C. McClain Alyosha C. McClain, WSB #47829 W. TODD PASOCE, PLLC, 1104 Main St., Ste 200, Vancouver, WA 98660 Tel: 360.696.4495 | Fax: 360.693.9467 al.mcclain@pascoe-law. com Of Attorneys for Plaintiffs W. Todd Pasce, PLLC Attn: Al McClain: 1104 Nain Street Suite 200

McClain; 1104 Nain Street, Suite 200, Vancouver, WA 98660 (360) 696-4495 Email: al.mccla Jul 7,14,21,28 Aug 4,11

### SUMMONS SERVED

BY PUBLICATION Superior Court of Washington, County of CLARK In re the Custody of: ALAIZJAH DELL WILLIAMS, Child, BRANDON M. WILDE and MEGAN

J. WILDE, Petitioners, and KARLIE KIDD and ALIJAH

KARLIE KIDD and ALIJAH WILLIAMS, Respondents No. 17-3-00726-6 SUMMONS SERVED BY PUBLICATION To KARLIE KIDD and ALIJAH WILLIAMS – The Petitioners have exled the accurate for Give average of the asked the court to: Give custody of the

child to a non-parent; Approve a restraining order; and Order who should pay for court costs and lawyer fees.

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You must respond in writing if you want the court to consider your side. Deadline! Your Response must be filed and served within 60 days of the date this summons is first published, June 23, 2017. If you do not file and serve your Response or a Notice of serve your Response or a Notice of Appearance by the deadline: No one has to notify you about

\* The court may approve the requests in the Petition without hearing

requests in the Petition without hearing your side (called a default judgment). Follow these steps: 1. Read the Petition and any other documents that were filed at court with this Summons. Those documents explain what the other party is asking for for.
2. Fill out a Response on this form:
FL Non-Parent 415, Response to Non-

Parent Custody Petition You can get the Response form and other forms you need at: \* The Washington State Courts' website: www.courts.wa.gov/forms \* The Administrative Office of the Courts – call: (360) 705-5328 \* Washington LawHelp: www. washingtonlawhelp.org, or \* The Superior Court Clerk's office or county law library (for a fee). 3.Serve (give) a copy of your

3.Serve (give) a copy of your Response to the person who filed this Summons at the address below, this Summons at the address below, and to any other parties. You may use certified mail with return receipt requested. For more information on how to serve, read Superior Court Civil Rule 5.
4. File your original Response with the court clerk at this address Superior Court Clerk, Clark County, 1200 Franklin Street, Vancouver, WA 98660 5. Lawyer not required: It is a good

idea to talk to a lawyer, but you may file and serve your Response without one. Person filing this Summons or his/ her lawyer fills out below: Date: June 13, 2017

15, 2017 Dylan T. Trosper, WSBA #49281 I agree to accept legal papers for this case at the lawyer's address: Tilden & Associates, 4001 Main St.,

Ste. 327, Vancouver, WA 98663 Ste 327, vancouver, wA 98003 (If this address changes before the case ends, you must notify all parties and the court in writing. You may use the Notice of Address Change form (FL All Family 120). You must also under user Confidential Information update your Confidential Information Form (FL All Family 001) if this case involves parentage or child support.) This Su nons is issued accord Rule 4.1 of the Superior Court Civil Rules of the State of Washingt Tilden & Associates, 4001 Main Street, Suite 327 VANCOUVER, WA 98663 (360) 695-0290

Jun 23,30 Jul 7,14,21,28

SUMMONS AND NOTICE. BY PUBLICATION SUPERIOR COURT OF THE STATE

OF WASHINGTON IN AND FOR THE COUNTY OF CLARK

No. 09-3-01530-6 In re the Marriage of: Petitione HEATHER ANN ALBORNOZ

And Respondent: DESMOND HOLLAND CLARKE SUMMONS SERVED BY PUBLICATION You must respond in writing if yo want the court to consider your side. Deadline! Your response must be filed and served within 60 days of the date this summons is published. If you

do not file and serve your Resp a Notice of Appearance by the No one has to notify you about other

hearings in this case, and The court may approve the requests in the Petition without hearing your side (called a default judgement) Follow these steps:

1. READ the Petition and any other documents that were filed at court with this Summons. Those documents xplain what the other party is asking

for. 2. Fill out a Response on this form (check the Response that matches the

FL Modify 602, Response to Petition to Change Parenting Plan, Residential Schedule or Custody Order

Schedule or Custody Order You can get the Response form and other forms you need at: The Washington State Courts website: www.courts.wa.gov/forms The Administrative Office of the Courts-call: (360) 705-5328 Washington LawHelp: www

Washington LawHelp: www. washingtonlawhelp.org or The Superior Court Clerk's office or

The Superior Court Clerk's office or county law library (for a fee) 3. Serve (give) a copy of your Response to the to the person who filed this Summons at the address below, and to any other parties. You may use certified mail with return receipt request. For more information on how to serve, read Superior Court Civil Rule 5 Civil Rule 5

4. File your original Response with the court clerk at this address: Superior the court clerk at this address: Superior Court Clerk, Clark County, P.O. Box 5000, Vancouver, WA 98660-5000 5. Lawyer not required: It is a good idea to talk to a lawyer, but you may file and serve your Response without

Person filing this Summons or his her lawyer fills out below: Meredith McKell Graff WSBA No 32358 June 22, 2017. I agree to accept legal papers for this case at Lawyer's address: 1508 Broadway Street, Vancouver, WA 98663 Email: lawmer@mckellgraft. This com This Summons is issued according to Rule 4.1 of the Superior Court Civil Rules of the State of

Vashington. McKELL GRAFF, PLLC, LEGAL & CONCILIATION SERVICES, 1508 Broadway Street, Vancouver, WA 98663-3434 Telephone: 360-694-9947 98665-3434 Telephone: 360-694-9947 Fax: 360-69\*4-9925 Email: lawmer@ mckellgraff.com gene@mckellgraff. com web: www.mckellgraff.com Jun 30 Jul 7,14,21,28 Aug 4

### PROBATE NOTICE TO CREDITORS RCW 11.40.030 SUPERIOR COURT OF

WASHINGTON FOR CLARK COUNTY IN THE MATTER OF THE ESTATE

IN THE MATTER OF THE ESTATE OF MARY L. MULL, Deceased. Case No. 17-4-00567-4 The Personal Representative named below has been appointed as Personal Representative of this estate. Any person having a claim against the decedent must, before the time the claim would be borred by any activative applicable. be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representative or the

Personal Representative's attorney at the address stated below a copy of the claim and filing the original of the claim with the court in which the probate proceedings were commenced. The proceedings were commenced. The claim must be presented within the later of: (1) thirty (30) days after the Personal Representative served or mailed the notice to the creditor as provided notice to the creditor as provided under RCW 11.40.020(1)(c); or (2) four (4) months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims areainst both the decedent's

to claims against both the decedent's probate and nonprobate assets DATE OF FIRST PUBLICATION: July 14, 2017 PERSONAL REPRESENTATIVE: Reth

July 14, 2017 PERSONAL REPRESENTATIVE: Beth Bjarnarson ATTORNEY FOR PERSONAL REPRESENTATIVE: T. Randall Grove, WSBA # 12238 Of LANDERHOLM, P.S. ADDRESS COP, MAU DIG ON CEPTICE. 205 FOR MAILING OR SERVICE: 805 Broadway Street, Suite 1000, P.O. Box 1086, Vancouver, WA 98666-1086 360-696-3312 Court of probate 1086 360-696-3312 Court of probate proceedings: Superior Court of Washington for Clark County Cause number: 17-4-00567-4 Landerholm, 805 Broadway Street, Suite 1000, PO Box 1086, Vancouver, WA 98666 T: 360-696-3312 • F: 360-696-2122

696-2122

Jul 14.21.28

NOTICE TO CREDITORS IN THE SUPERIOR COURT OF WASHINGTON FOR CLARK COUNTY In Re the Estate of: LOIS J. GADDY,

Deceased. No · 17-4-00568-2

No.: 17-4-00568-2 The Personal Representative named below has been appointed as Personal Representative of this Estate. Any person having a claim against the Decedent must, before the time the claim would be barred by any otherwise amplicable statute by any otherwise applicable statute of limitations, present the claim in of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representative's attorney at the address stated below, a copy of the claim and filing the original of the claim with the Court in which the probate proceedings were commenced probate proceedings were commenced The claim must be presented within the later of: (1) Thirty (30) days after the Personal Representative served or mailed the notice to the creditor as mailed the notice to the creditor as provided under RCW 11.40.020(1) (c); or (2) four (4) months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, the present of the present of the DCW. except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is 11.40.051 and 11.40.060. This bar is effective as to claims against both the Decedent's probate and non-probate assets. Date of First Publication: July 14, 2017 Personal Representative: JOHN L. HOOVER Attorney for Personal Representative: Douglas J. Bratt, Morse Bratt Andrews & Terry, LLP Address of Attorney: 108 E. Mill Plain, Vancouver, WA. 98660 Court Where Probate Proceedings Were Commenced: Clark County Superior Commenced: Clark County Superior Court, Clark County Courthouse, 12th Court, Clark Courty Courthouse, 12th Street and Franklin, Vancouver, WA 98660 Cause Number: 17-4-00568-2 Morse Bratt Andrews & Terry, LLP, 108 E. Mill Plain, Vancouver, WA. 98660 (360) 213-24040 Fax: (360)

Jul 14, 21, 28

PROBATE NOTICE

213-2030

WASHINGTON FOR CLARK COUNTY IN THE MATTER OF THE ESTATE OF DONALD R. VANLUVANEE, Deceased. Case No. 17-4-00495-3 The Personal Representative named below has been appointed as Personal Representative of this sectate Any person baving a claim estate. Any person having a claim against the decedent must, before the time the claim would be barred the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representative or the Personal Representative's attorney at the address stated below a copy of the claim and filing the original of the claim and filing the original of the claim with the court in which the the claim with the court in which the probate proceedings were commenced. The claim must be presented within the later of: (1) Thirty days after the Personal Representative served or mailed the notice to the creditor as provided under RCW 11.40.020(1)(c); or (2) four months after the date of first or (2) four months after the date of fin

TO CREDITORS

RCW 11.40.030 IN THE SUPERIOR COURT OF WASHINGTON FOR

CLARK COUNTY In Re the Estate of: ANNETTE LYNN

KATZER. Deceased

NO. 17-4-00582-8

NO. 17-4-00582-8 The Personal Representative named below has been appointed as Personal Representative of this estate. Any person having a claim against the decedent must, before the time the claim would be barred by any otherwise anolicable statute

by any otherwise applicable statute

by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representative or the Personal Representative (s attorney at the address stated below a copy of the claim and filing the original of the claim with the court in which the probate proceedings were commenced.

probate proceedings were commenced

The claim must be presented within the later of: (1) Thirty days after the

Personal Representative served or mailed the notice to the creditor as

provided under RCW 11 40 020(1)

provided under RCW 11.40.020(1) (c); or (2) Four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred, except as otherwise provided in Section 11 of this act and RCW 11.40.051 and RCW 11.40.060. This are is effective as to claims against

bar is effective as to claims against both the decedent(s estate and

nonprobate assets. DATE OF FILING COPY OF NOTICE TO CREDITORS

with Clerk of the Court: 07/07/2017 DATE OF FIRST PUBLICATION: 07/14/2017 DATE OF LAST PUBLICATION: 07/28/2017 Michael G. Borge, WSB#15058 Jeffrey Lynn Vatzer Personal Representative

Katzer, Personal Representative Attorney for Estate Address for Mailing or Service: Michael G. Borge,

Attorney at Law, 207 E. 19th Street, Vancouver, WA 98663 (360) 699-0640

Vancouver, WA 98663 (360) 699-0640 Court of Probate Proceedings: Clark County Superior Court, PO Box 5000, Vancouver, WA 98666 (360) 397-2292 Cause No.: 17-4-00582-8 Michael G. Borge, Attorney at Law, 207 E. 19th Street, Vancouver, WA 98663 (360) 699-0640

PROBATE NOTICE

TO CREDITORS

RCW 11.40.030

SUPERIOR COURT OF

WASHINGTON FOR

Jul 14, 21, 28

PUBLIC NOTICES: See page 11

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publication of the notice. If the claim is not presented within this time frame the claim is forever barred, except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets.

probate and nonprobate assets. DATE OF FIRST PUBLICATION: July 21, 2017 PERSONAL REPRESENTATIVE: Lynne VanLuvanee ATTORNEY FOR PERSONAL REPRESENTATIVE: T. RANDALL GROVE, WSBA #12238 Of LANDERHOLM, P.S. ADDRESS COP. MAIL ING. OP SERVICE: 905 Of LANDERHOLM, P.S. ADDRESS FOR MAILING OR SERVICE: 805 Broadway Street, Suite 1000, P.O. Box 1086, Vancouver, WA 98666-1086 360-696-3312 Court of probate proceedings: Superior Court of Washington for Clark County Cause number: 17-4-00495-3 Landerholm, 805 Broadway Street, Suite 1000, PO Box 1086, Vancouver, WA 98666 T: 360-696-3312 • F: 360-696-2122 Jul 21, 28 Aug 4

Jul 21, 28 Aug 4

NOTICE TO CREDITORS IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON

IN AND FOR THE COUNTY OF CLARK IN THE MATTER OF THE ESTATE

OF JULIE IRENE LYONS, Deceased. Case No.: 17-4-00590-9

Case No.: 17-4-00590-9 The Personal Representative named below has been appointed as Personal Representative of this Estate. Any person having a claim against the Decedent must, before the time the claim would be barred by any otherwise amplicable statute by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing 11.40.070 by serving on or mailing to the Personal Representative or the Personal Representative's attorney at the address stated below a copy of the claim and filing the original of the claim with the Court. The claim must be presented within the later of: (1) 30 days after the Personal Perspective service or mailed the Representative served or mailed the notice to the creditor as provided under RCW 11.40.020(1)(c); or (2) four months after the date of first four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever barred except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the Decedent's probate and ponynobate assets

probate and nonprobate assets. Date of First Publication: July 21, 2017 Personal Representative: Susan Case Attorney for the Personal Representative: Jennifer Nugent, WCRA #CG22 Representative: Jennifer Nugent, WSBA #36833 Address for Mailing or Service: Jennifer Nugent Law, PL.L.C., 904 Esther Street, Vancouver, WA 98660

Jennifer Ann Nugent Law P.L.L.C., Attorney at Law, 904 Esther Street, Vancouver, WA 98660 360-567-7599 Jul 21, 28 Aug 4

PROBATE NOTICE TO CREDITORS (RCW 11.40.030) IN THE SUPERIOR COURT OF

THE STATE OF WASHINGTON

THE STATE OF WASHINGTON IN AND FOR THE COUNTY OF CLARK In the Estate of CHERYL JEAN KELLY, Deceased. No. 17.4-00595-0 PLEASE TAKE NOTICE The above Court has appoint The above Court has appointed petitioner, Diana Shaw, to be Personal

Representative of Decedent's estate. Representative of Decedent's estate. Any person having a claim against Decedent must present the claim: \* Before the time when the claim would be barred by any applicable statute of limitations, and \* In the manner provided in RCW 11.40.070: \* By filing with the Court the original of the signed Creditor's Claim. and

of the signed Creditor's Claim, and

of the signed Creditor's Claim, and \* By serving upon or mailing by first class mail to petitioner or his/her lawyer at the address provided below a copy of the signed Creditor's Claim. The Creditor's Claim must be presented by the later to occur of: \* Thirty (30) days after petitioner served or mailed this Notice to you as provided in RCW 11.40.020(3), or \* Four (4) months after the date of

Four (4) months after the date of first publication of this Notice. the Creditor's Claim is not If

presented within the foregoing time period, the claim will be forever period, the claim will be forever barred except as provided in RCW 11.40.051 and 11.40.060. This bar is effective for claims against both the Decedent's probate and non-probate assets. Address for Mailing or Service: Law Offices of Rachel A. Brooks, 1014 Franklin Street, Suite 204 Vancouver WA 98660 Dated this 204, Vancouver, WA 98660 Dated this 16 day of July, 2017. RACHEL A. BROOKS WSBA # 26635 Attorney al Re

LAW OFFICES OF RACHEL A

BROOKS, 1014 Franklin Street, Library Suite Vancouver, WA 98660 Tel. (360) 699-5801 Fax. (360) 699-5802 Jul 21, 28 Aug 4

NOTICE TO CREDITORS IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR THE

COUNTY OF CLARK IN THE MATTER OF THE ESTATE OF KENNETH EUBANKS,

OF KENNETH EUBANKS, Deceased. Case No.: 17-4-00617-4 The Personal Representative named below has been appointed as Personal Representative of this Estate. Any person having a claim against the Decedent must, before the time the claim would be barred by any otherwise arguitcable statute the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.40.070 by serving on or mailing to the Personal Representative or the Personal Representative's attorney at the address stated below a conv of at the address stated below a copy of the claim and filing the original of the claim with the Court. The claim the claim with the Court. The claim must be presented within the later of: (1) 30 days after the Personal Representative served or mailed the notice to the creditor as provided under RCW 11.40.020(1)(c); or (2) four months after the date of first publication of the notice. If the claim is not presented within this time frame, the claim is forever hared excent as the claim is forever barred except as otherwise provided in RCW 11.40.051 and 11.40.060. This bar is effective as to claims against both the Decedent's

and 11.40.000.1.... to claims against both the Decedent s probate and nonprobate assets. Date of First Publication: July 28, 2017 Personal Representative: Danielle House Attorney for the Personal Representative: Jennifer Personal Representative: Jennifer Nugent, WSBA #36833 Address for Mailing or Service: Jennifer Nugent Law, P.L.L.C., 904 Esther Street, Mailing C. .. Law, P.L.L.C., 904 ESture, L. Vancouver, WA 98660 Jennifer Ann Nugent, Attorney at Law, 904 Esther Street, Vancouver, WA 98660 360-567-7599 Jul 28 Aug 4,11

AMENDED NONPROBATE NOTICE TO CREDITORS RCW 11.42.030 SUPERIOR COURT OF

WASHINGTON FOR CLARK COUNTY IN THE MATTER OF THE NONPROBATE ESTATE OF

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No. 17-4-00571-2 The Notice Agent named below has elected to give notice to creditors of the above-named decedent. As of the date of the filing of a copy of this notice with the court, the Notice Agent has no with the court, the Notice Agent has no knowledge of any other person acting as Notice Agent or of the appointment of a personal representative of the decedent's estate in the State of Washington. According to the records of the court as are available on the date of the filing of this notice with the court a cause number recarding the court, a cause number regarding

the decedent has not been issued to any other Notice Agent and a Personal Representative of the decedent's estate

Representative of the decedent's estate has not been appointed. Any persons having a claim against the decedent must, before the time the claim would be barred by any otherwise applicable statute of limitations, present the claim in the manner as provided in RCW 11.42.070 by serving on or mailing to the Notice hammer as provided in RC with A2.070 by serving on or mailing to the Notice Agent or the Notice Agent's attorney at the address stated below a copy of the claim and filing the original of the claim with the court in which the Notice Agent's declaration and oath were filed. The claim must be oath were filed. The claim must be presented within the later of: (1) Thirty days after the Notice Agent served or mailed the notice to the creditor as provided under RCW 11.42.020(2)(c); or (2) four months after the date of first publication of the notice. If the claim is not presented within this time frame. is not presented within this time frame, the claim is forever barred, except as otherwise provided in RCW 11.42.050 and 11.42.060. This bar is effective as and 11.42.060. This bar is effective as to claims against both the decedent's probate and nonprobate assets. Date of First Publication: July 28, 2017 The Notice Agent declares under penalty of perjury under the laws of the State of Washington on June 29, 2017 that the foregoing is true and correct. Terry L. Weems, Trustee of the Wendell DeHart Trust dated June 14, 2011. Notice Agent Notice Agent

Wendell DeHart Trust dated June 14, 2011, Notice Agent Notice Agent: Terry Weems Attorney for the Notice Agent: Justin J. Curtiss, WSBA # 51383 Landerholm, P.S. Address for Mailing or Service: 8 0 5 Broadway, Suite 1000, P.O. Box 1086, Vancouver, WA 98666-1086 360-696-3312 Court of Notice Agent's Oath And Declaration: Superior Court of Washington for Clark County Case number: 174-00571-2 Landerholm, 805 Broadway Street, Landerholm, 805 Broadway Street, Suite 1000, PO Box 1086, Var WA 98666 T: 360-696-3312 • F: 360-

696-2122 Jul 28 Aug 4, 11 WENDELL JOE DeHART, Deceas

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